

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

In re:

GERALDO PARRA

Debtor(s)

Case No. 19-11081-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/21/2019.
- 2) The plan was confirmed on 12/05/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/05/2024.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$20,400.00.
- 10) Amount of unsecured claims discharged without full payment: \$8,565.13.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$46,389.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$46,389.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,810.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,061.82
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,871.82

Attorney fees paid and disclosed by debtor: \$2,190.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN GENERAL CONSUMER	Secured	8,464.50	NA	NA	0.00	0.00
CAPIO PARTNERS LLC	Unsecured	278.00	NA	NA	0.00	0.00
CAPITAL ACCOUNTS	Unsecured	108.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	490.00	NA	NA	0.00	0.00
CARRINGTON MORTGAGE SERVICES	Secured	186,082.00	185,063.10	25,601.11	25,601.11	0.00
CITY OF ALLENTOWN	Secured	648.58	826.12	1,052.12	1,052.12	0.00
CITY OF ALLENTOWN	Secured	NA	474.38	0.00	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	380.21	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	811.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	171.00	NA	NA	0.00	0.00
HAMILTON LAW GROUP	Unsecured	929.00	NA	NA	0.00	0.00
LEHIGH COUNTY AUTHORITY	Secured	255.47	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	4,780.87	4,780.87	2,685.43	0.00
PA DEPARTMENT OF REVENUE	Priority	NA	1,126.90	1,126.90	1,126.90	0.00
PA DEPARTMENT OF REVENUE	Unsecured	NA	240.24	240.24	135.37	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,484.00	1,461.81	1,461.81	821.10	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	89.00	89.04	89.04	50.03	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	216.00	216.16	216.16	121.42	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	358.00	358.27	358.27	201.24	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	706.00	706.72	706.72	396.97	0.00
RECEIVABLE MANAGEMENT SYSTEMS	Unsecured	495.00	NA	NA	0.00	0.00
SYNERGETIC COMMUNICATION INC	Unsecured	407.98	NA	NA	0.00	0.00
TITLEMAX OF DELAWARE, INC.	Secured	9,294.20	9,294.20	NA	0.00	0.00
UNITED STATES TREASURY (IRS)	Unsecured	NA	2,403.39	2,403.39	1,350.00	0.00
UNITED STATES TREASURY (IRS)	Priority	7,500.00	5,361.64	6,975.49	6,975.49	0.00
US DEPT OF HUD	Secured	48,801.02	48,801.02	0.00	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$25,601.11	\$25,601.11	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,052.12	\$1,052.12	\$0.00
TOTAL SECURED:	\$26,653.23	\$26,653.23	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$8,102.39	\$8,102.39	\$0.00
TOTAL PRIORITY:	\$8,102.39	\$8,102.39	\$0.00
GENERAL UNSECURED PAYMENTS:	\$10,256.50	\$5,761.56	\$0.00

Disbursements:		
Expenses of Administration	<u>\$5,871.82</u>	
Disbursements to Creditors	<u>\$40,517.18</u>	
TOTAL DISBURSEMENTS :		<u>\$46,389.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/09/2024

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.